

UNITED STATE BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

In re:)	Case No. 12-12020 (MG)
)	
RESIDENTIAL CAPITAL, LLC. Et al.,)	Chapter 11
)	
Debtors.)	Jointly Administered
)	

OBJECTION TO DISALLOWANCE FOR; INSUFFICIENT DOCUMENTATION - All Classifications:
Administrative Priority, Administrative Secured, Secured, Priority, and General Unsecured -
"Claimant provided insufficient documentation to establish validity of claim".

CLAIMANT: Nardia Packer

Basis of Claim – see attached:

73 Shares of ARCC (Ares Capital Corporation) acquired 11/02/2005

53 Shares of ARCC (Ares Capital Corporation) acquired 04/26/2007

Ownership in Residential Capital acquired as a holder in due course of legitimate investment in Allied
Financial and Ares Capital Corporation as Residential Capital shares were spun off of company.

Owner's equity position in Ares Capital Corporation was diminished by issuance of stock in Residential
Capital which was then paid to shareholder.

Residential Capital claim of Insufficient Documentation contradicts the issuance of securities as evidence
of shareholder interest.

A copy of the investor's Merrill Lynch Monthly account statement for August 2013 is enclosed and
shows shares cited above as basis for claim.

This Response to Objection is filed by;

Kenneth Alan Packer, Trustee 619-990-3768
6927 Ridge Manor Avenue
San Diego, California 92120

October 9, 2013

C O P Y

Account Holder Name and Address:

Nardia Packer TTEE
U/A DTD 05/08/1990
By Packer Living Trust
Nardia Packer
5960 Wenrich Drive
San Diego, California 92120-3715

NARDIA PACKER TTEE

Account Number: 2747



YOUR CMA FOR TRUST ASSETS

August 01, 2013 - August 30, 2013

MUNICIPAL BONDS (continued)									
Description	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Accrued Interest	Estimated Annual Income	Current Yield%
POWAY CALIF REDEV AGY	09/22/08	10.000	9.905.35	97.5520	9,755.20	(150.15)	104.17	500	5.12
TAX ALLOCATION RE NPG FEB07 05.000%JUN15 30									
MOODY'S: BAA1 S&P: A CUSIP: 738800M17									
PAR CALL DATE: 06/15/17 PAR CALL PRICE: 100.00									
TOTAL		20.000	19,710.70		20,104.00	393.30	182.02	975	4.85

PLEASE REFER TO NOTES BELOW FOR INFORMATION REGARDING CREDIT RATINGS.

EQUITIES									
Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Current Yield%
ARES CAPITAL CORP	ARCC	11/02/05	73	85.5078	6,242.07	17.5800	1,283.34	(4,958.73)	111 8.64
		04/26/07	53	96.3235	5,105.15	17.5800	931.74	(4,173.41)	81 8.64
Subtotal			126		11,347.22		2,215.08	(9,132.14)	192 8.64
AT&T INC		10/26/97	17	140.7023	2,391.94	33.8300	575.11	(1,816.83)	31 5.32
		05/02/97	2	66.7350	133.47	33.8300	67.66	(65.81)	4 5.32
		08/04/97	1	144.3900	144.39	33.8300	33.83	(110.56)	2 5.32
		11/04/97	1	116.1900	116.19	33.8300	33.83	(82.36)	2 5.32
		05/05/00	141	42.8322	6,039.35	33.8300	4,770.03	(1,269.32)	254 5.32
		09/12/02	196	25.4036	4,979.11	33.8300	6,630.68	1,651.57	353 5.32
		06/18/10		25.4826	1.32	33.8300	1.75	.43	1 5.32
Subtotal			358.0518		13,805.77		12,112.89	(1,692.88)	647 5.32
CEDAR FAIR DEP INT LP	FUN	05/05/05	200	31.6915	6,338.30	42.4500	8,490.00	2,151.70	500 5.88
		10/04/05	200	29.9072	5,981.45	42.4500	8,490.00	2,508.55	500 5.88
		11/02/05	200	30.1404	6,028.09	42.4500	8,490.00	2,461.91	500 5.88
Subtotal			600		18,347.84		25,470.00	7,122.16	1,500 5.88

NARDIA PACKER TTEE

Account Number 2747

24-Hour Assistance: (800) MERRILL

YOUR CMA FOR TRUST ASSETS

August 01, 2013 - August 30, 2013

EQUITIES (continued)									
Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Current Annual Income Yield%
DU PONT E I DE NEMOURS	DD	09/04/97	82	64.9529	5,326.14	56.6200	4,642.84	(683.30)	148 3.17
		02/09/98	244	61.6969	15,054.05	56.6200	13,815.28	(1,238.77)	440 3.17
		03/17/98	3	64.2500	192.75	56.6200	169.86	(22.89)	6 3.17
		04/26/04	113	45.8999	5,186.69	56.6200	6,398.06	1,211.37	204 3.17
		06/18/10		37.7990	4.74	56.6200	7.10	2.36	1 3.17
Subtotal			442,125.4		25,764.37		25,033.14	(731.23)	799 3.17
EASTMAN KODAK	EKDKQ	02/11/99	149	67.0234	9,986.49	0.0550	8.20	(9,978.29)	
EDISON INTL CALIF	EIX	N/A	100	N/A	N/A	45.8900	4,589.00	N/A	135 2.94
		N/A	100	N/A	N/A	45.8900	4,589.00	N/A	135 2.94
		N/A	50	N/A	N/A	45.8900	2,294.50	N/A	68 2.94
Subtotal			250		N/A		11,472.50		338 2.94
ENTERPRISE PRDTS PRTN LP	EPD	05/05/05	124	34.9901	4,338.78	59.4200	7,368.08	3,029.30	338 4.57
		11/02/05	198	31.9802	6,332.09	59.4200	11,765.16	5,433.07	539 4.57
		12/23/05	176	28.2663	4,974.87	59.4200	10,457.92	5,483.05	479 4.57
		12/05/06	104	29.4203	3,059.72	59.4200	6,179.68	3,119.96	283 4.57
		12/05/06	100	29.4839	2,948.39	59.4200	5,942.00	2,993.61	272 4.57
Subtotal			702		21,653.85		41,712.84	20,058.99	1,911 4.57
EXXON MOBIL CORP	XOM	09/24/03	131	37.9521	4,971.73	87.1600	11,417.96	6,446.23	331 2.89
FAIRPOINT COMMUNICATIONS INC		08/06/07	2	13.7850	27.57	N/A	N/A	N/A	
FRONTIER COMMUNICATIONS CORP	FTR	08/06/07	32	11.2803	360.97	4.3300	138.56	(222.41)	13 9.23
HCP INC	HCP	11/02/05	240	25.8015	6,192.36	40.7300	9,775.20	3,582.84	504 5.15
		12/23/05	186	26.3169	4,894.96	40.7300	7,575.78	2,680.82	391 5.15
Subtotal			426		11,087.32		17,350.98	6,263.66	895 5.15

NARDIA PACKER TTEE

Account Number: [REDACTED] 2747



YOUR CMA FOR TRUST ASSETS

August 01, 2013 - August 30, 2013

EQUITIES (continued)										
Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
INTL PAPER CO	IP	09/16/97	2	52.8100	105.62	47.2100	94.42	(11.20)		3 2.54
		12/16/97	1	44.2500	44.25	47.2100	47.21	2.96		2 2.54
		05/01/98	93	53.5616	4,981.23	47.2100	4,390.53	(590.70)		112 2.54
(.8623 FRACTIONAL SHARE)		06/18/10		25.5247	22.01	47.2100	40.71	18.70		2 2.54
Subtotal			96.8623		5,153.11		4,572.87	(580.24)		119 2.54
KINDER MORGAN ENERGY PARTNERS LP	KMP	06/29/04	200	41.3021	8,260.43	81.5600	16,312.00	8,051.57		1,057 6.47
		05/05/05	100	48.8294	4,882.94	81.5600	8,156.00	3,273.06		528 6.47
Subtotal			300		13,143.37		24,468.00	11,324.63		1,585 6.47
MERCK AND CO INC SHS	MRK	04/26/04	108	48.0476	5,189.15	47.2900	5,107.32	(81.83)		186 3.63
		08/13/04	127	45.6419	5,796.53	47.2900	6,005.83	209.30		219 3.63
Subtotal			235		10,985.68		11,113.15	127.47		405 3.63
PFIZER INC	PFE	11/26/01	100	45.0235	4,502.35	28.2100	2,821.00	(1,681.35)		96 3.40
		02/09/05	190	26.3246	5,001.68	28.2100	5,359.90	358.22		183 3.40
		08/06/07	244	24.6041	6,003.41	28.2100	6,883.24	879.83		235 3.40
Subtotal			534		15,507.44		15,064.14	(443.30)		514 3.40
QUALCOMM INC	QCOM	11/07/95	600	2.9125	1,747.50	66.2800	39,768.00	38,020.50		841 2.11
SEMPRA ENERGY	SRE	N/A	1,000	N/A	N/A	84.4200	84,420.00	N/A		2,521 2.98
VERIZON COMMUNICATNS COM	VZ	08/06/07	135	41.1924	5,560.98	47.3800	6,396.30	835.32		279 4.34
TOTAL					169,451.21		332,734.61	67,418.47		12,890 3.87

RESEARCH RATINGS

Security	Symbol	BofAML Research	Morningstar	S&P
ARES CAPITAL CORP	ARCC	Neutral (C27)	No Coverage	No Coverage
AT&T INC	T	Neutral (A27)	Hold	Hold
DU PONT E I DE NEMOURS	DD	Neutral (B27)	Hold	Hold
EDISON INTL CALIF	EIX	Buy (A17)	Hold	Hold
EXXON MOBIL CORP	COM	Buy (A17)	Buy	Buy

NARDIA PACKER TTEE

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24-Hour Assistance: (800) MERRILL

YOUR CMA FOR TRUST ASSETS

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RESEARCH RATINGS (continued)

Security	Symbol	BofAML Research	Morningstar	S&P
FRONTIER COMMUNICATIONS	FTR	Neutral (B27)	Buy	Buy
HCP INC	HCP	Underperform (B37)	Buy	Hold
INTL PAPER CO	IP	Buy (C17)	Hold	Buy
MERCK AND CO INC SHS	MRK	Buy (A17)	Hold	Buy
PFIZER INC	PFE	Buy (A17)	Hold	Buy
QUALCOMM INC	QCOM	Buy (C17)	Buy	Buy
SEMPRA ENERGY	SRE	N/A	Hold	Hold
VERIZON COMMUNICATIONS COM	VZ	Neutral (A27)	Hold	Hold
KINDER MORGAN ENERGY	KMP	Buy (B17)	Buy	Buy
ENTERPRISE PRDTS PRTN LP	EPD	Buy (B17)	Hold	Buy

PLEASE REFER TO THE BACK OF YOUR STATEMENT FOR A GUIDE TO BofAML AND THIRD PARTY RESEARCH RATINGS.

MUTUAL FUNDS/CLOSED END FUNDS/UIT

Description

Quantity

Total
Cost BasisEstimated
Market PriceEstimated
Market ValueUnrealized
Gain/(Loss)Total Client
InvestmentCumulative
Investment
Return (\$)Estimated
Annual Current
Income Yield%

ALLIANZGI TECHNOLOGY FUND CL C SYMBOL: PCGTX Initial Purchase: 12/29/10 Equity 100%	5	220.65	48.5300	242.65	22.00	220	22	
ALLIANZGI NFJ LARGE CAP VALUE FUND CL C SYMBOL: PNBCX Initial Purchase: 05/15/02 Equity 100%	469	11.679.03	18.0300	8,456.07	(3,222.96)	6,907	1,548	61 .71
BLACKROCK FLEXIBLE EQUITY FUND CL C 3750 Fractional Share	1,535	28,859.27	11.7600	18,051.60	(10,807.67)	12,540	5,510	28 .15
		6.46	18.0300	6.76	.30			1 .71



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YOUR CMA FOR TRUST ASSETS

August 01, 2013 - August 30, 2013

MUTUAL FUNDS/CLOSED END FUNDS/UIT (continued)		Total	Estimated	Estimated	Unrealized	Total Client	Cumulative	Estimated
Description	Quantity	Cost Basis	Market Price	Market Value	Gain/(Loss)	Investment	Investment Return (\$)	Annual Current Income Yield%
SYMBOL: BMCCX Initial Purchase: 02/15/02								
Equity 100%								
.8804 Fractional Share		9.23	11.7600	10.35	1.12			1 .15
.0006 Fractional Share		N/A	11.7600	.01	N/A			.15
BLACKROCK BASIC	145	3,648.02	30.9100	4,481.95	833.93		4,481	82 1.82
VALUE FUND INC INSTL								
SYMBOL: MABAX Initial Purchase: REINV								
Equity 100%								
.5139 Fractional Share		14.06	30.9100	15.88	1.82			1 1.82
.0001 Fractional Share		N/A	30.9100	N/A	N/A			1.82
CALAMOS GROWTH	524	26,358.39	46.6000	24,418.40	(1,939.99)	19,282	5,135	
FUND CL C								
SYMBOL: CVG CX Initial Purchase: 04/26/04								
Equity 100%								
.4850 Fractional Share		20.42	46.6000	22.60	2.18			
FIRST EAGLE	1,499	52,682.08	50.7700	76,104.23	23,422.15	30,919	45,184	242 .31
GLOBAL CLASS C								
SYMBOL: FESGX Initial Purchase: 05/15/02								
Equity 100%								
.6690 Fractional Share		31.57	50.7700	33.97	2.40			1 .31
JOHN HANCOCK SMALL CAP	491	11,137.49	27.8500	13,674.35	2,536.86	9,638	4,035	
EQUITY FUND CL C								
SYMBOL: SPV CX Initial Purchase: 02/09/05								
Equity 100%								
.7630 Fractional Share		15.31	27.8500	21.25	5.94			

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24-Hour Assistance: (800) MERRILL

YOUR CMA FOR TRUST ASSETS

August 01, 2013 - August 30, 2013

MUTUAL FUNDS/CLOSED END FUNDS/UIT		(continued)		Total		Estimated		Estimated		Unrealized		Total Client		Cumulative		Estimated	
Description	Quantity	Cost Basis	Market Price	Market Value	Gain/(Loss)	Investment	Return (\$)	Income	Current								
JP MORGAN MID CAP VALUE	632	13,942.57	31.4000	19,844.80	5,902.23	11.106	8,738	104	.52								
CL C																	
SYMBOL: JCMVX	Initial Purchase: 02/09/05																
Equity 100%																	
3130 Fractional Share		8.49	31.4000	9.83	1.34												
TOUCHSTONE MODERATE	2,079	24,215.12	11.8300	24,594.57	379.45	19.676	4,917	410	1.66								
GROWTH ALLOCATION FD C																	
SYMBOL: TSMCX	Initial Purchase: 12/23/05																
Fixed Income 22% Equity 78%																	
.9200 Fractional Share		10.75	11.8300	10.88	.13												
Subtotal (Fixed Income)				5,413.20													
Subtotal (Equities)				184,614.80													
TOTAL		172,858.91		190,028.00	17,141.23		79,570	933	.49								

Total Client Investment: Cost of shares directly purchased and still held. Does not include shares purchased through reinvestment.

Cumulative Investment Return: Estimated Market Value minus Total Client Investment.

Cumulative Investment Return is the dollar value of the capital appreciation (depreciation) of all shares purchased and still held, including shares acquired through reinvestment of dividends and distributions, which may be greater or less than the actual income distributed.

Unrealized Gain or (Loss): Estimated Market Value minus Total Cost Basis (total cost of shares directly purchased and still held, as well as cost of shares acquired through reinvestment). Provided for Tax Planning purposes only and is not applicable to retirement accounts.

Initial Purchase: Date of your initial investment in this fund.

Market Timing: Merrill Lynch's policies prohibit mutual fund market timing, which involves the purchase and sale of mutual fund shares within short periods of time with the intention of capturing short-term profits resulting from market volatility. Market timing may result in lower returns for long-term fund shareholders because market timers capture short-term gains that would otherwise pass to all shareholders and due to increased transaction costs and fewer assets for investment due to the need to retain cash to satisfy redemptions.

LONG PORTFOLIO		Adjusted/Total		Estimated		Unrealized		Estimated		Estimated		Current	
		Cost Basis		Market Value		Gain/(Loss)		Accrued Interest		Annual Income		Yield%	
TOTAL		408,522.64		589,368.43		84,953.00		182.02		14,807		2.51	



NARDIA PACKER TTEE

Account Number: [REDACTED] 2747



August 01, 2013 - August 30, 2013

YOUR CMA FOR TRUST ASSETS

Notes

Total values exclude N/A items

For Credit Ratings: S&P and Moody's provide credit ratings on the credit quality of certain bonds and preferred stocks. For a credit enhanced security, Moody's and S&P publish and provide third party vendors the higher of the rating on the credit enhancer (guarantor) or the stand alone rating on the underlying security.

YOUR CMA FOR TRUST TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS					
Date	Transaction Type	Quantity	Description	Income	Income Year To Date
08/01	Non Rept Int		CALIFORNIA ST PREREFUNDED PRF13 MAY03 05.000%FEB01 23 PAY DATE 08/01/2013 CUSIP NUM: 13063BV33	250.00	
08/30	Subtotal (Tax-Exempt Interest) Bank Interest		BANK DEPOSIT INTEREST	250.00 .74	1,225.00 4.32
08/07	Subtotal (Taxable Interest) Dividend		ENTERPRISE PRDTS PRTN LP LP HOLDING 702.0000 PAY DATE 08/07/2013 KINDER MORGAN ENERGY PARTNERS LP HOLDING 300.0000 PAY DATE 08/14/2013	477.36	
08/14	Dividend			396.00	
08/01	Subtotal (Tax-Exempt Dividends) * Dividend		AT&T INC HOLDING 358.0518 PAY DATE 08/01/2013 VERIZON COMMUNICATNS COM HOLDING 135.0000 PAY DATE 08/01/2013	873.36 161.12	3,334.02
08/01	* Dividend			69.53	

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YOUR CMA FOR TRUST TRANSACTIONS

August 01, 2013 - August 30, 2013

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)					Income
Date	Transaction Type	Quantity	Description		Year To Date
08/20	* Dividend		HCP INC HOLDING 426.0000 PAY DATE 08/20/2013		223.65

Subtotal (Taxable Dividends)

454.30

5,179.18

NET TOTAL

1,578.40

9,742.52

SECURITY TRANSACTIONS

Settlement Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
08/01	CALIFORNIA ST PREREFUNDED PRF13 MAY03 05.000%FEB01 23 PAY DATE 08/01/2013	Redeemed	-10,000			10,000.00	
Subtotal (Other Security Transactions)						10,000.00	
TOTAL						10,000.00	

REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sale Amount	Cost Basis	This Statement	Gains/(Losses) * Year to Date
Δ CALIFORNIA ST	10000.0000	11/07/03	08/01/13	10,000.00	10,000.00		.00
TOTAL					10,000.00		10,000.00

* - Excludes transactions for which we have insufficient data

Δ Debt Instruments purchased at a premium show amortization θ Debt Instruments purchased at a discount show accretion

YOUR CMA FOR TRUST MONEY ACCOUNT TRANSACTIONS

Date	Description	Withdrawals	Deposits	Date	Description	Withdrawals	Deposits
08/01	ML BANK DEPOSIT PROGRAM		85.00	08/15	ML BANK DEPOSIT PROGRAM		396.00

NARDIA PACKER TTEE

Account Number: [REDACTED] 2747



YOUR CMA FOR TRUST MONEY ACCOUNT TRANSACTIONS (continued)

August 01, 2013 - August 30, 2013

Date	Description	Withdrawals	Deposits	Date	Description	Withdrawals	Deposits
08/02	ML BANK DEPOSIT PROGRAM		10,481.00	08/21	ML BANK DEPOSIT PROGRAM		224.00
08/08	ML BANK DEPOSIT PROGRAM		477.00				
NET TOTAL							11,663.00

FUNDAMENTAL EQUITY OPINION KEY AND GUIDE TO YOUR BOFA MERRILL LYNCH RESEARCH RATINGS

BOFA MERRILL LYNCH RESEARCH

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Equity Opinions Include a Volatility Risk Rating, an Investment Rating and an Income Rating.

BofAML Research Volatility Risk Ratings

Indicators of potential price fluctuation are:

- A - Low
- B - Medium
- C - High

BofAML Research Income Ratings

Indicators of potential cash dividends are:

- 7 - Same/higher (dividend considered to be secure)
- 8 - Same/lower (dividend not considered to be secure)
- 9 - Pays no cash dividend

BofAML Research Investment Ratings

Reflect the analyst's assessment of a stock's absolute total return potential and the stock's attractiveness for investment relative to other stocks within a Coverage Cluster (defined below).

There are three investment ratings:

- 1 - Buy stocks are expected to have a total return of at least 10% and are the most attractive stocks in the Coverage Cluster
- 2 - Neutral stocks are expected to remain flat or increase in value and are less attractive than Buy rated stocks
- 3 - Underperform stocks are the least attractive stocks in a Coverage Cluster

Analysts assign investment ratings considering, among other things, the 0-12 month total return expectation for a stock and the firm's guidelines for ratings dispersions (shown in the table below). The current price objective for a stock should be referenced to better understand the total return expectation at any given time. The price objective reflects the analyst's view of the potential price appreciation (depreciation).

BofAML Research Investment Rating	Total return expectation (within 12-month period of date of initial rating)	Ratings dispersion guidelines for Coverage Cluster+
Buy	> or = 10%	< or = 70%
Neutral	> or = 0%	< or = 30%
Underperform	N/A	> or = 20%

+Ratings dispersions may vary from time to time where BofAML Research believes that it better reflects the investment prospects of stocks in a Coverage Cluster.

A Coverage Cluster is comprised of stocks covered by a single analyst or two or more analysts sharing a common industry, sector, region or other classification(s). A stock's Coverage Cluster is included in the most recent BofAML Comment referencing the stock.

THIRD PARTY RESEARCH

Third party research on the equity securities of certain companies is available to clients for informational purposes. Clients can access this research at www.mymerrill.com or can call 1-800-MERRILL to request that a copy be sent to them. Please note that the third party research rating is not necessarily equivalent to, or derived using the same methodology as, the BofAML Research ratings or the ratings of other third party research providers.

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About Us

You may review our financial statement at our offices: Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S), One Bryant Park, New York, New York 10036. If you request a copy of our financial statement, we will mail it to you.

We are associated with a NYSE Designated Market Maker (DMM) that may make a market in the security(ies) held in your account. At any time, the DMM may have a "long" or "short" inventory position in such security(ies) and may be on the opposite side of transactions in the security(ies) executed on the floor of the NYSE. We also act as a market maker, dealer, block positioner or arbitrageur in certain securities. These activities may put us or one of our affiliates on the opposite side of transactions we execute for you and potentially result in trading profits for us or our affiliates.

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member Federal Deposit Insurance Corporation (FDIC). Securities, strategic advisory, and other investment banking activities are performed globally by investment banking affiliates of BAC ("Investment Banking Affiliates"), including, in the United States, MLPF&S and Merrill Lynch Professional Clearing Corp., all of which are registered broker dealers and members of Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC), and, in other jurisdictions, locally registered entities. Investment products offered by Investment Banking Affiliates, including MLPF&S, ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE.

Additional Information

We will route your equity and option orders to market centers consistent with our duty of best execution. Except for certain custodial accounts, we hold bonds and preferred stocks in bulk segregation. If there is a partial call for those securities, securities will be randomly selected from those held in bulk. The probability of your holdings being selected is proportional to the total number of customer holdings of that particular security that we hold. This statement serves as a confirmation of certain transactions during the period permitted to be reported periodically. Additional information is available upon written request.

In accordance with applicable law, rules and regulations, your free credit balance is not segregated and we can use these funds in our business. You have the right to receive, in the normal course of business, any free credit balance and any fully paid securities to which you are entitled, subject to any obligations you owe in any of your accounts.

You will have the right to vote full shares and we may solicit voting instructions concerning these full shares in your account. Voting shares in your account will be governed by the then current rules and policies of FINRA and the Securities Exchange Commission or other applicable exchanges or regulatory bodies. All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearinghouse, if any, where the transactions are executed, and if not executed on any exchange, FINRA.

You may obtain an investor brochure that includes information describing the FINRA Regulation Public Disclosure Program ("Program"). To obtain a brochure or more information about the Program or your broker contact the FINRA Regulation Public Disclosure Program Hotline at (800)289-9999 or access the FINRA website at www.finra.org.

We receive a fee from ISA® banks of up to 2% per annum of the average daily balances. We receive a fee from our affiliated banks of up to \$30 per annum for each retirement account and \$65 per annum for each non-retirement account that sweeps balances to the banks under the RASP™ and ML bank deposit programs. We receive a fee from Bank of America, N.A. of up to 0.25% per annum of the average daily Preferred Deposit® and Preferred Deposit for Business® balances.

Options Customers

For all customers, including those who own options, please promptly advise us of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your information. You may request a summary of this information.

Margin Customers

If this statement is for a margin account, it is a combined memorandum account maintained for you pursuant to applicable regulations. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. You should retain this statement for use with your next statement to calculate interest charges, if any, for the period covered by this statement. The interest charge period will parallel the statement period, except that interest due for the final day of the statement period will be carried over and appear on your next statement.

Protection for your Account

The Securities Investor Protection Corporation (SIPC) and our excess-SIPC insurance do not cover commodities futures contracts, fixed annuity contracts, hedge funds, private equity funds, commodity pools and other investment contracts (such as limited partnerships) that are not registered with the US Securities Exchange Commission, precious metals, other assets that are not securities, as defined by SIPC, and assets that are not held at MLPF&S, such as cash on deposit at FIA Card Services, N.A. and Bank of America California, N.A. (Merrill Lynch Affiliated Banks), Bank of America, N.A. (BANA) or other depository institutions. Those bank deposits are protected by the FDIC. MLPF&S is not a bank. Unless otherwise disclosed, INVESTMENTS THROUGH MLPF&S ARE NOT FDIC INSURED, ARE NOT BANK GUARANTEED AND MAY LOSE VALUE. To obtain information about SIPC, including the SIPC Brochure, contact SIPC at <http://www.sipc.org> or (202)371-8300.

Fixed Income Securities

Values on your statement generally are based on estimates obtained from various sources. These values assume standard market conditions, are not firm bids or offers and may vary from prices achieved in actual transactions, especially for thinly traded securities. These values are generally for transactions of \$1 million or more, which often reflect more favorable pricing than transactions in smaller amounts. You may pay more than these values if you purchase smaller amounts of securities, or receive less if you sell smaller amounts of securities.

Prices and Valuations

While we believe our pricing information to be reliable, we cannot guarantee its accuracy. Pricing information provided for certain thinly traded securities may be stale.

Investments such as direct participation program securities (e.g., partnerships, limited liability companies, and real estate trusts which are not listed on any exchange), and alternative investments (e.g., commodity pools, private equity funds, private debt funds, and hedge funds) are generally illiquid investments. No formal trading market exists for these securities and their current values will likely be different from the purchase price. Unless otherwise indicated, and except for certain alternative investment funds sponsored by affiliates of MLP&S, the value shown on this statement for an investment in these securities has been provided by the management, administrator or sponsor of each program or a third-party vendor, in each case without independent verification by MLP&S. This value represents their estimate of the value of the investor's interest in the net assets of the program, as of a date no more than 18 months from the date of this statement. Therefore, the values shown may not reflect actual market value or be realized upon a sale. If an estimated value is not provided, accurate valuation information is not available.

Cost Data/Realized Capital Gains & Losses

Cost Data and Realized Capital Gains/Losses are provided in this statement for informational purposes only. Please review for accuracy. Merrill Lynch is not responsible for omitted or restated data. Please consult your tax advisor to determine the tax consequences of your securities transactions. Your statement is not an official accounting of gains/losses. Please refer to your records, trade confirmations, and

your Consolidated Tax Reporting Statement (Form 1099).

Insurance Policies and Annuity Contracts

Information is based on data from the issuing insurer. We are not responsible for the calculation of policy/contract values. Insurance policies and annuity contracts are generally not held in your MLP&S account. If we, as custodian or trustee, hold an annuity contract that is a security, SIPC protection and excess-SIPC protection apply.

Estimated Annual Income and Current Yield

Estimated Annual Income and Current Yield for certain types of securities could include a return of principal or capital gains in which case the Estimated Annual Income and Current Yield would be overstated. Estimated Annual Income and Current Yield are estimates and the actual income and yield might be lower or higher than the estimated amounts. Current Yield is based upon Estimated Annual Income and the current price of the security and will fluctuate.

Symbols and Abbreviations

Interest reported to the IRS
Gross Proceeds reported to the IRS
Dividends reported to the IRS
Transactions reported to the IRS
Options Clearing Corporation
Transaction you requested same day payment. Prior day's dividend retained to offset cost of advancing payment on your behalf
Price, value and/or cost data not available
Not-Calculated
Non-negotiable securities
Securities registered in your name
Non-negotiable securities registered in the name of the custodian
Indicates that BofA Merrill Lynch Research has upgraded (↑) or downgraded (↓) its fundamental equity opinion on a security.

XX 000000 912 000 000836 #002 BP 0.384
NARDIA PACKER
5960 WENRICH DR
SAN DIEGO CA 92120-3715

NARDIA PACKER TTEE
U/A DTD 05/08/1990
BY PACKER LIVING TRUST
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If you have questions on your statement,
call 24-Hour Assistance:
(800) MERRILL
(800) 637-7455

Investment Advice and Guidance:
Call Your Financial Advisor

Your Financial Advisor:
MICHAEL W BRADSHAW
701 B ST SUITE 2400
SAN DIEGO CA 92101
michael_bradshaw@ml.com
1-619-699-3720

Up-to-date account information can be viewed
at: www.mymerrill.com, where your statements
are archived for three or more years.

Questions about MyMerrill? Click the "help" tab
at the top of the screen once you log in.

INSIGHTS YOU NEED TO HELP STAY AHEAD IN A TRANSFORMING WORLD
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Primary Account: 2747

YOUR MERRILL LYNCH REPORT

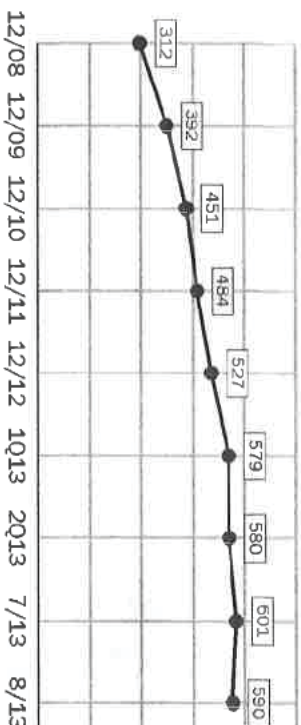
August 01, 2013 - August 30, 2013



PORTFOLIO SUMMARY

	August 30	July 31	Month Change
Net Portfolio Value	\$589,550.45	\$600,990.45	(\$11,440.00) ▼
Your assets	\$589,550.45	\$600,990.45	(\$11,440.00) ▼
Your liabilities	-	-	-
Your Net Cash Flow (Inflows/Outflows)	-	-	-
Securities You Transferred In/Out	-	-	-
Subtotal Net Contributions	-	\$11.75	\$11.75
Your Dividends/Interest Income	\$1,578.40	\$1,088.43	\$489.97
Your Market Change	(\$13,018.40)	\$19,566.39	(\$32,584.79)
Subtotal Investment Earnings	(\$11,440.00)	\$20,654.82	(\$32,094.82)

Total Value (Net Portfolio Value plus Assets Not Held/Valued By MLPF&S, if any) in thousands, 2008-2013



YOUR PORTFOLIO REVIEW

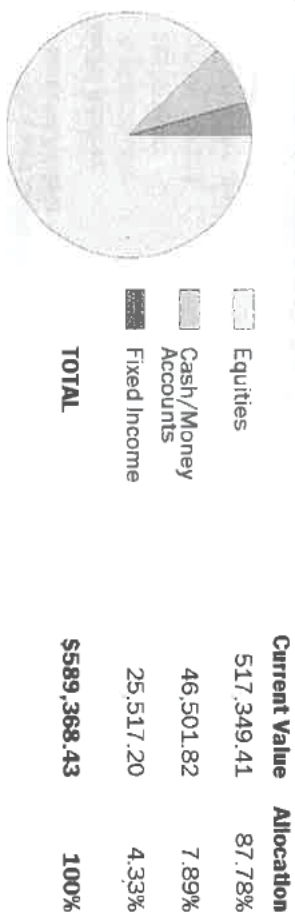
Primary Account: 2747

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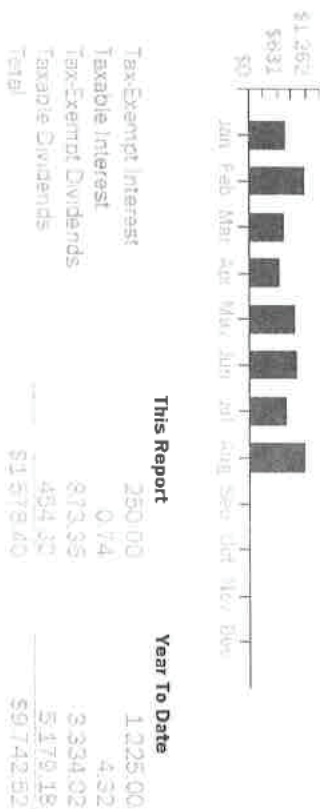
August 01, 2013 - August 30, 2013

ASSET ALLOCATION*

* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%; includes the categorical values for the underlying portfolio of individual mutual funds, closed end funds, and UITs.



CURRENT INCOME



Your Estimated Annual Income **\$14,807.27**

BOND MATURITY SCHEDULE

Does not include Fixed Income Mutual Funds

Maturity Years	% of Total Bond Assets	Par Value	Estimated Market Value
10-15	51%	10,000	10,348.80
15-20	49%	10,000	9,755.20
Total	100%	20,000	\$20,104.00

TOP FIVE PORTFOLIO HOLDINGS

Based on Estimated Market Value

Security	Current Value	% of Portfolio
SEMPRA ENERGY	84,420.00	14.32%
FIRST EAGLE	76,138.20	12.92%
ML BANK DEPOSIT PROGRAM	46,327.00	7.86%
ENTERPRISE PRDTS PRTN LP	41,712.84	7.08%
QUALCOMM INC	39,768.00	6.75%

Online at: www.mymerrill.com

Account Number: [REDACTED] 2747

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BY PACKER LIVING TRUST
NARDIA PACKER
5960 WENRICH DR
SAN DIEGO CA 92120-3715

Your Financial Advisor:
MICHAEL W BRADSHAW
701 B ST SUITE 2400
SAN DIEGO CA 92101
michael_bradschaw@ml.com
1-619-699-3720

Net Portfolio Value: **\$589,550.45**

CMA® FOR TRUST ACCOUNT

August 01, 2013 - August 30, 2013

ASSETS

	August 30	July 31
Cash/Money Accounts	46,501.82	34,923.42
Fixed Income	20,104.00	29,986.70
Equities	332,734.61	342,663.38
Mutual Funds	190,028.00	193,063.48
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	589,368.43	600,636.98
Estimated Accrued Interest	182.02	353.47
TOTAL ASSETS	\$589,550.45	\$600,990.45

LIABILITIES

Debit Balance	-	-
Short Market Value	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	\$589,550.45	\$600,990.45
MARGIN AVAILABLE CREDIT	343,492.00	

CASH FLOW

	This Statement	Year to Date
Opening Cash/Money Accounts	\$34,923.42	
CREDITS		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	1.23
Subtotal	-	1.23
DEBITS		
Electronic Transfers	-	-
Margin Interest Charged	-	-
Other Debits	-	(125.00)
Visa Purchases (debits)	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	-	-
Subtotal	-	(125.00)
Net Cash Flow	-	(\$123.77)
Dividends/Interest Income	1,578.40	9,742.52
Dividend Reinvestments	-	(88.94)
Security Purchases/Debits	-	-
Security Sales/Credits	10,000.00	10,000.00
Closing Cash/Money Accounts	\$46,501.82	
Securities You Transferred In/Out	-	28.83

Merrill Lynch Wealth Management makes available products and services offered by Merrill Lynch, Pierce, Fenner & Smith Incorporated (MLPF&S) and other subsidiaries of Bank of America Corporation. MLPF&S is a registered broker-dealer, Member Securities Investor Protection Corporation (SIPC) and a wholly owned subsidiary of Bank of America Corporation. Investment products: **Are Not FDIC Insured** **Are Not Bank Guaranteed** **May Lose Value**

NARDIA PACKER TTEE

Account Number: 2747

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ACCOUNT INVESTMENT OBJECTIVE

August 01, 2013 - August 30, 2013

TOTAL RETURN: Objective is to strike a balance between current income and growth. Despite the relatively balanced nature of the portfolio, the investor should be willing to assume the risk of price volatility and principal loss.

If you have changes to your investment objective, please contact your Financial Advisor(s).

YOUR CMA FOR TRUST BANK DEPOSIT INTEREST SUMMARY

Money Account Description	Opening Balance	Average Deposit Balance	Current Yield%	Interest on Deposits	Closing Balance
FIA Card Services, N.A.	34,664	45,143	.02	0.74	46,327
TOTAL ML Bank Deposit Program	34,664			0.74	46,327

17 of 35
 YOUR CMA FOR TRUST ASSETS

CASH/MONEY ACCOUNTS	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH	0.82	0.82		.82		
ML BANK DEPOSIT PROGRAM	46,327.00	46,327.00	1.0000	46,327.00	9	.02
BIF CA MUNICIPAL MONEY	174.00	174.00	1.0000	174.00		
TOTAL		46,501.82		46,501.82	9	.02

MUNICIPAL BONDS	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Interest	Estimated Current Annual Income	Current Yield%
LOS ANGELES CALIF UNI	02/27/09	10,000	9,805.35	103.4880	10,348.80	543.45	77.85	475	4.58
SCH DIST ELECTION F F GIC	FEB06 04.750%	JUL01 27							
MOODY'S: AA2 S&P: AA-	CUSIP: 544644J56								
PAR CALL DATE: 07/01/16	PAR CALL PRICE: 100.00								

UNITED STATE BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

In re:)	Case No. 12-12020 (MG)
)	
RESIDENTIAL CAPITAL, LLC. Et al.,)	Chapter 11
)	
Debtors.)	Jointly Administered
)	

OBJECTION TO DISALLOWANCE FOR; INSUFFICIENT DOCUMENTATION - All Classifications:
Administrative Priority, Administrative Secured, Secured, Priority, and General Unsecured -
"Claimant provided insufficient documentation to establish validity of claim".

CLAIMANT: Nardia Packer

Basis of Claim – see attached:

51 Shares of ARCC (Ares Capital Corporation) acquired 10/24/2006

47 Shares of ARCC (Ares Capital Corporation) acquired 04/26/2007

Ownership in Residential Capital acquired as a holder in due course of legitimate investment in Allied Financial and Ares Capital Corporation as Residential Capital shares were spun off of company.

Owner's equity position in Ares Capital Corporation was diminished by issuance of stock in Residential Capital which was then paid to shareholder.

Residential Capital claim of Insufficient Documentation contradicts the issuance of securities as evidence of shareholder interest.

A copy of the investor's Merrill Lynch Monthly account statement for August 2013 is enclosed and shows shares cited above as basis for claim.

This Response to Objection is filed by;

Kenneth Alan Packer, Trustee 619-990-3768
6927 Ridge Manor Avenue
San Diego, California 92120

October 9, 2013

C O P Y

Account Holder Name and Address:

Nardia Packer TTEE
Kenneth Alan Packer TTEE
U/A DTD 05/08/1990
By Nardia Packer Et Al
5960 Wenrich Drive
San Diego, California 92120-3715

1 9 0 3

NARDIA PACKER TTEE

Account Number: 0821



YOUR CMA FOR TRUST ASSETS

August 01, 2013 - August 30, 2013

EQUITIES		Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Annual Income	Current Yield%
Description											
ALLSTATE CORP DEL COM	ALL	N/A		2,280	N/A	N/A	47.9200	109,257.60	N/A	2,280	2.08
AMN ELECC POWER CO	AEP	N/A		500	N/A	N/A	42.8000	21,400.00	N/A	980	4.57
ARES CAPITAL CORP	ARCC	10/24/06		51	98.3984	5,018.32	17.5800	896.58	(4,121.74)	78	8.64
		04/26/07		46	95.6134	4,398.22	17.5800	808.68	(3,589.54)	70	8.64
Subtotal				97		9,416.54		1,705.26	(7,711.28)	148	8.64
BRISTOL-MYERS SQUIBB CO	BMJ	08/30/02		500	25.6936	12,846.82	41.6900	20,845.00	7,998.18	700	3.35
CEDAR FAIR DEP UNIT LP	FUN	05/05/05		200	31.6915	6,338.30	42.4500	8,490.00	2,151.70	500	5.88
		04/05/06		183	29.0365	5,313.69	42.4500	7,768.35	2,454.66	458	5.88
		10/24/06		179	28.1730	5,042.98	42.4500	7,598.55	2,555.57	448	5.88
Subtotal				562		16,694.97		23,856.90	7,161.93	1,406	5.88
CHEVRON CORP	CVX	N/A		515	N/A	N/A	120.4300	62,021.45	N/A	2,060	3.32
DISCOVER FINL SVCS	DFS	N/A		988	N/A	N/A	47.2500	46,683.00	N/A	791	1.69
DUKE ENERGY CORP NEW	DUK	N/A		78	N/A	N/A	65.6000	5,116.80	N/A	244	4.75
ENTERPRISE PRDTS PRTN LP	EPD	05/05/05		124	34.9983	4,339.79	59.4200	7,368.08	3,028.29	338	4.57
		10/24/06		174	28.8282	5,016.11	59.4200	10,339.08	5,322.97	474	4.57
		10/24/06		155	32.2585	5,000.07	59.4200	9,210.10	4,210.03	422	4.57
Subtotal				169	29.4532	4,977.60	59.4200	10,041.98	5,064.38	460	4.57
				622		19,333.57		36,959.24	17,625.67	1,694	4.57
EXELON CORPORATION	EXC	N/A		1,000	N/A	N/A	30.4900	30,490.00	N/A	1,240	4.06
KINDER MORGAN ENERGY PARTNERS LP	KMP	05/05/05		100	48.4943	4,849.43	81.5600	8,156.00	3,306.57	528	6.47
MORGAN STANLEY	MS	N/A		1,976	N/A	N/A	25.7600	50,901.76	N/A	396	.77
NORTHEAST UTILITIES COM	NU	N/A		524	N/A	N/A	40.9700	21,468.28	N/A	771	3.58
OCCIDENTAL PETE CORP CAL	OXY	N/A		1,000	N/A	N/A	88.2100	88,210.00	N/A	2,561	2.90
ORCHARD SUPPLY HARDWARE STORES CORP CL A	OSHWQ	N/A		20	N/A	N/A	0.4500	9.00	N/A		

NARDIA PACKER TTEE

Account Number: 0821

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YOUR CMA FOR TRUST ASSETS

August 01, 2013 - August 30, 2013

EQUITIES (continued)									
Description	Symbol	Acquired	Quantity	Unit Cost Basis	Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Annual Income Yield%
Pfizer Inc	PFE	11/26/01	100	45.0435	4,504.35	28.2100	2,821.00	(1,683.35)	96 3.40
RAYTHEON CO DELAWARE NEW	RTN	05/16/01	61	0.3063	18.69	75.4100	4,600.01	4,581.32	135 2.91
SEARS CDA INC	SEARF	11/13/12	197	11.6884	2,302.63	11.0910	2,184.93	(117.70)	
SEARS HOLDINGS CORP	SHLD	N/A	461	N/A	N/A	44.2400	20,394.64	N/A	
SEMPRA ENERGY	SRE	N/A	600	N/A	N/A	84.4200	50,652.00	N/A	1,513 2.98
SOUTHERN COMPANY	SO	11/10/81	500	6.1250	3,062.50	41.6200	20,810.00	17,747.50	1,016 4.87
		03/08/94	500	6.1250	3,062.50	41.6200	20,810.00	17,747.50	1,016 4.87
Subtotal			1,000		6,125.00		41,620.00	35,495.00	2,032 4.87
SPECTRA ENERGY CORP	SE	N/A	117	N/A	N/A	33.1100	3,873.87	N/A	143 3.68
TOTAL					76,092.00		653,226.74	66,656.34	19,718 3.02

RESEARCH RATINGS

Security	Symbol	BofAML Research	Morningstar	S&P
ALLSTATE CORP DEL COM	ALL	Buy (B17)	Hold	Hold
ARES CAPITAL CORP	ARCC	Neutral (C27)	No Coverage	No Coverage
AMN ELEC POWER CO	AEP	Buy (A17)	Buy	Hold
BRISTOL-MYERS SQUIBB CO	BMJ	Neutral (A27)	Hold	Buy
CHEVRON CORP	CVX	Neutral (A27)	Hold	Buy
DISCOVER FINL SVCS	DFS	Buy (C17)	Hold	Buy
DUKE ENERGY CORP NEW	DUK	Underperform (A37)	Hold	Hold
EXELON CORPORATION	EXC	Neutral (A27)	Buy	Hold
MORGAN STANLEY	MS	Neutral (B27)	Hold	Buy
NORTHEAST UTILITIES COM	NU	N/A	Hold	Buy
OCCIDENTAL PETE CORP CAL	OXY	Buy (B17)	Buy	Buy
PFIZER INC	PFE	Buy (A17)	Hold	Buy
RAYTHEON CO DELAWARE NEW	RTN	Neutral (A27)	Hold	Hold
SEMPRA ENERGY	SRE	N/A	Hold	Hold

NARDIA PACKER TTEE

Account Number [REDACTED] 0821



YOUR CMA FOR TRUST ASSETS

August 01, 2013 - August 30, 2013

RESEARCH RATINGS (continued)

Security	Symbol	BofAML Research	Morningstar	S&P
SPECTRA ENERGY CORP	SE	Buy (B17)	Buy	Buy
SOUTHERN COMPANY	SO	Neutral (A27)	Buy	Buy
KINDER MORGAN ENERGY	KMP	Buy (B17)	Buy	Buy
ENTERPRISE PRDTS PRTN LP	EPD	Buy (B17)	Hold	Buy

PLEASE REFER TO THE BACK OF YOUR STATEMENT FOR A GUIDE TO BOFAML AND THIRD PARTY RESEARCH RATINGS.

LONG PORTFOLIO

	Adjusted/Total Cost Basis	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Annual Income	Current Yield%
TOTAL	449,037.42	1,026,467.56	66,950.38	944.11	25,568	2.49

Notes

Δ Debt Instruments purchased at a premium show amortization θ Debt Instruments purchased at a discount show accretion
 *** Rating currently unavailable or not rated/unrated as provided by Rating Agency or recognized industry wide third party vendor source.
 Total values exclude N/A items
 For Credit Ratings: S&P and Moody's provide credit ratings on the credit quality of certain bonds and preferred stocks. For a credit enhanced security, Moody's and S&P publish and provide third party vendors the higher of the rating on the credit enhancer (guarantor) or the stand alone rating on the underlying security.

YOUR CMA FOR TRUST TRANSACTIONS

DIVIDENDS/INTEREST INCOME TRANSACTIONS

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
08/01	Non Rept Int		CALIFORNIA ST OID FEB04 04.750%FEB01 24 PAY DATE 08/01/2013 CUSIP NUM: 13062PPK2 BEAR VY CALIF UNI SCH	356.25	
08/01	Non Rept Int				250.00

NARDIA PACKER TTEE

Account Number: 0821

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YOUR CMA FOR TRUST TRANSACTIONS

August 01, 2013 - August 30, 2013

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)			
Date	Transaction Type	Quantity	Income
			Year To Date
08/01	Non Rept Int		500.00
08/01	Non Rept Int		225.00
08/01	Non Rept Int		875.00
08/01	Non Rept Int		115.00
08/01	Non Rept Int		318.75

NARDIA PACKER TTEE

Account Number: 0821



YOUR CMA FOR TRUST TRANSACTIONS

August 01, 2013 - August 30, 2013

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
08/14	Non Rept Int		JUL03 04.250%AUG01 26 PAY DATE 08/01/2013 CUSIP NUM: 870462NH7 MODESTO CA IRR DT FIN RV SER D RF OLD AMBAC PRF13 FEB98 04.750%SEP01 22 PAY DATE 08/14/2013 CUSIP NUM: 607769EJ1	215.06	
08/30	Subtotal (Tax-Exempt Interest)			2,970.06	7,322.56
08/07	Income Total			.92	
08/07	Subtotal (Taxable Interest)			5.92	34.13
08/14	Dividend		ENTERPRISE PRODS PRTN LP LP HOLDING 622.0000 PAY DATE 08/07/2013 KINDER MORGAN ENERGY PARTNERS LP HOLDING 100.0000 PAY DATE 08/14/2013	132.00	
08/01	Subtotal (Tax-Exempt Dividends)			554.96	2,343.72
08/01	Dividend		BRISTOL-MYERS SQUIBB CO HOLDING 500.0000 PAY DATE 08/01/2013 RAYTHEON CO DELAWARE NEW HOLDING 61.0000 PAY DATE 08/08/2013 MORGAN STANLEY HOLDING 1976.0000 PAY DATE 08/15/2013 DISCOVER FINL SVCS	175.00	
08/08	Dividend			33.55	
08/15	Dividend			98.80	
08/22	Dividend			197.60	

NARDIA PACKER TTEE

Account Number: [REDACTED] 0821

24-Hour Assistance: (800) MERRILL

YOUR CMA FOR TRUST TRANSACTIONS

August 01, 2013 - August 30, 2013

DIVIDENDS/INTEREST INCOME TRANSACTIONS (continued)

Date	Transaction Type	Quantity	Description	Income	Income Year To Date
			HOLDING 988.0000		
			PAY DATE 08/22/2013		
			Subtotal (Taxable Dividends)	504.95	8,977.10
			NET TOTAL	4,035.89	18,677.51

SECURITY TRANSACTIONS

Settlement Date	Description	Transaction Type	Quantity	Unit Price	Debit	Credit	Accrued Interest Earned/(Paid)
08/01	CALIFORNIA ST PREREFUNDED PRF13 MAY03 05.000%FEB01 23	Redeemed	-35,000			35,000.00	
	PAY DATE 08/01/2013						
08/01	CALIFORNIA ST	Redeemed	-5,000			5,000.00	
	OID SYNGI PRF13 JUL03 04.600%FEB01 21						
	PAY DATE 08/01/2013						
08/14	MODESTO CA IRR DT FIN RV	Redeemed	-10,000			10,000.00	
	SER D RF OID AMBAC PRF13 FEB98 04.750%SEP01 22						
	PAY DATE 08/14/2013						
	Subtotal (Other Security Transactions)					50,000.00	
	TOTAL					50,000.00	

NARDIA PACKER TTEE

Account Number: 0821



YOUR CMA FOR TRUST TRANSACTIONS

August 01, 2013 - August 30, 2013

REALIZED GAINS/(LOSSES)

Description	Quantity	Acquired Date	Liquidation Date	Sale Amount	Cost Basis	This Statement	Gains/(Losses)* Year to Date
MODESTO CA IRR DT FIN RV	10000.0000	06/02/04	08/14/13	10,000.00	9,931.95	68.05	
Δ CALIFORNIA ST	35000.0000	11/07/03	08/01/13	35,000.00	35,000.00	.00	
CALIFORNIA ST	5000.0000	12/18/03	08/01/13	5,000.00	4,891.32	108.68	
Subtotal (Long-Term)						176.73	176.73
TOTAL				50,000.00	49,823.27	176.73	176.73

* - Excludes transactions for which we have insufficient data

Δ Debt Instruments purchased at a premium show amortization θ Debt Instruments purchased at a discount show accretion

YOUR CMA FOR TRUST MONEY ACCOUNT TRANSACTIONS

Date	Description	Withdrawals	Deposits	Date	Description	Withdrawals	Deposits
08/02	ML BANK DEPOSIT PROGRAM		42,930.00	08/15	ML BANK DEPOSIT PROGRAM		10,347.00
08/08	ML BANK DEPOSIT PROGRAM		423.00	08/16	ML BANK DEPOSIT PROGRAM		99.00
08/09	ML BANK DEPOSIT PROGRAM		34.00	08/23	ML BANK DEPOSIT PROGRAM		197.00
	NET TOTAL						54,030.00

FUNDAMENTAL EQUITY OPINION KEY AND GUIDE TO YOUR BOFA MERRILL LYNCH RESEARCH RATINGS

BoFA MERRILL LYNCH RESEARCH

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Equity Opinions Include a Volatility Risk Rating, an Investment Rating and an Income Rating.

BoFAML Research Volatility Risk Ratings

Indicators of potential price fluctuation are:

- A – Low
- B – Medium
- C – High

BoFAML Research Income Ratings

Indicators of potential cash dividends are:

- 7 – Same/higher (dividend considered to be secure)
- 8 – Same/lower (dividend not considered to be secure)
- 9 – Pays no cash dividend

BoFAML Research Investment Ratings

Reflect the analyst's assessment of a stock's absolute total return potential and the stock's attractiveness for investment relative to other stocks within a Coverage Cluster (defined below). There are three investment ratings:

- 1 – Buy stocks are expected to have a total return of at least 10% and are the most attractive stocks in the Coverage Cluster
- 2 – Neutral stocks are expected to remain flat or increase in value and are less attractive than Buy rated stocks
- 3 – Underperform stocks are the least attractive stocks in a Coverage Cluster

Analysts assign investment ratings considering, among other things, the 0-12 month total return expectation for a stock and the firm's guidelines for ratings dispersions (shown in the table below). The current price objective for a stock should be referenced to better understand the total return expectation at any given time. The price objective reflects the analyst's view of the potential price appreciation (depreciation).

BoFAML Research Investment Rating	Total return expectation (within 12-month period of date of initial rating)	Ratings dispersion guidelines for Coverage Cluster+
Buy	> or = 10%	< or = 70%
Neutral	> or = 0%	< or = 30%
Underperform	N/A	> or = 20%

+Ratings dispersions may vary from time to time where BoFAML Research believes that it better reflects the investment prospects of stocks in a Coverage Cluster.

A Coverage Cluster is comprised of stocks covered by a single analyst or two or more analysts sharing a common industry, sector, region or other classification(s). A stock's Coverage Cluster is included in the most recent BoFAML Comment referencing the stock.

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Third party research on the equity securities of certain companies is available to clients for informational purposes. Clients can access this research at www.mymerrill.com or can call 1-800-MERRILL to request that a copy be sent to them. Please note that the third party research rating is not necessarily equivalent to, or derived using the same methodology as, the BoFAML Research ratings or the ratings of other third party research providers.

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Additional Information

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This statement serves as a confirmation of certain transactions during the period permitted to be reported periodically. Additional information is available upon written request.

In accordance with applicable law, rules and regulations, your free credit balance is not segregated and we can use these funds in our business. You have the right to receive, in the normal course of business, any free credit balance and any fully paid securities to which you are entitled, subject to any obligations you owe in any of your accounts.

You will have the right to vote full shares and we may solicit voting instructions concerning these full shares in your account. Voting shares in your account will be governed by the then current rules and policies of FINRA and the Securities Exchange Commission or other applicable exchanges or regulatory bodies.

All transactions are subject to the constitution, rules, regulations, customs, usages, rulings and interpretations of the exchange or market, and its clearinghouse, if any, where the transactions are executed, and if not executed on any exchange, FINRA.

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We receive a fee from ISA* banks of up to 2% per annum of the average daily balances. We receive a fee from our affiliated banks of up to \$30 per annum for each retirement account and \$65 per annum for each non-retirement account that sweeps balances to the banks under the RASPSM and ML bank deposit programs. We receive a fee from Bank of America, N.A. of up to 0.25% per annum of the average daily Preferred Deposit* and Preferred Deposit for Business* balances.

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For all customers, including those who own options, please promptly advise us of any material change in your investment objectives or financial condition. Individual options commission charges have been included in your confirmation. You may request a summary of this information.

Margin Customers

If this statement is for a margin account, it is a combined statement of your margin account and special memorandum account maintained for you pursuant to applicable regulations. The permanent record of the separate account, as required by Regulation T, is available for your inspection upon request. You should retain this statement for use with your next statement to calculate interest charges, if any, for the period covered by this statement. The interest charge period will parallel the statement period, except that interest due for the final day of the statement period will be carried over and appear on your next statement.

Protection for your Account

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Values on your statement generally are based on estimates obtained from various sources. These values assume standard market conditions, are not firm bids or offers and may vary from prices achieved in actual transactions, especially for thinly traded securities. These values are generally for transactions of \$1 million or more, which often reflect more favorable pricing than transactions in smaller amounts. You may pay more than these values if you purchase smaller amounts of securities, or receive less if you sell smaller amounts of securities.

Prices and Valuations

While we believe our pricing information to be reliable, we cannot guarantee its accuracy. Pricing information provided for certain thinly traded securities may be stale. Investments such as direct participation program securities (e.g., partnerships, limited liability companies, and real estate trusts which are not listed on any exchange), and alternative investments (e.g., commodity pools, private equity funds, private debt funds, and hedge funds) are generally illiquid investments. No formal trading market exists for these securities and their current values will likely be different from the purchase price. Unless otherwise indicated, and except for certain alternative investment funds sponsored by affiliates of MLP&S, the value shown on this statement for an investment in these securities has been provided by the management, administrator or sponsor of each program or a third-party vendor, in each case without independent verification by MLP&S. This value represents their estimate of the value of the investor's interest in the net assets of the program, as of a date no more than 18 months from the date of this statement. Therefore, the values shown may not reflect actual market value or be realized upon a sale. If an estimated value is not provided, accurate valuation information is not available.

Cost Data/Realized Capital Gains & Losses

Cost Data and Realized Capital Gains/Losses are provided in this statement for informational purposes only. Please review for accuracy. Merrill Lynch is not responsible for omitted or restated data. Please consult your tax advisor to determine the tax consequences of your securities transactions. Your statement is not an official accounting of gains/losses. Please refer to your records, trade confirmations, and

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Estimated Annual Income and Current Yield for certain types of securities could include a return of principal or capital gains in which case the Estimated Annual Income and Current Yield would be overstated. Estimated Annual Income and Current Yield are estimates and the actual income and yield might be lower or higher than the estimated amounts. Current Yield is based upon Estimated Annual Income and the current price of the security and will fluctuate.

Symbols and Abbreviations

■	Interest reported to the IRS
*	Gross Proceeds reported to the IRS
OCC	Dividends reported to the IRS
#	Transactions reported to the IRS
	Options Clearing Corporation
	Transaction you requested same day payment. Prior day's dividend retained to offset cost of advancing payment on your behalf
N/A	Price, value and/or cost data not available
N/C	Not-Calculated
N/O	Non-negotiable securities
CUST	Securities registered in your name
	Non-negotiable securities registered in the name of the custodian
	Indicates that BofA Merrill Lynch Research has upgraded (↑) or downgraded (↓) its fundamental equity opinion on a security.

NARDIA PACKER
KENNETH ALAN PACKER
5960 WENRICH DR
SAN DIEGO CA 92120-3715

12-12020-mg Doc 5373 Filed 10/16/13 Entered 10/17/13 08:21:04 Main Document

Primary Account 0821



YOUR MERRILL LYNCH REPORT

August 01, 2013 - August 30, 2013

NARDIA PACKER TTEE
KENNETH ALAN PACKER TTEE
U/A DTD 05/08/1990
BY NARDIA PACKER ET AL
5960 WENRICH DR
SAN DIEGO CA 92120-3715

If you have questions on your statement,
call 24-Hour Assistance:
(800) MERRILL
(800) 637-7455

Investment Advice and Guidance:
Call Your Financial Advisor

Your Financial Advisor:
MICHAEL W BRADSHAW
701 B ST SUITE 2400
SAN DIEGO CA 92101
michael_bradshaw@ml.com
1-619-699-3720

Up-to-date account information can be viewed
at: www.mymerrill.com where your statements
are archived for three or more years.

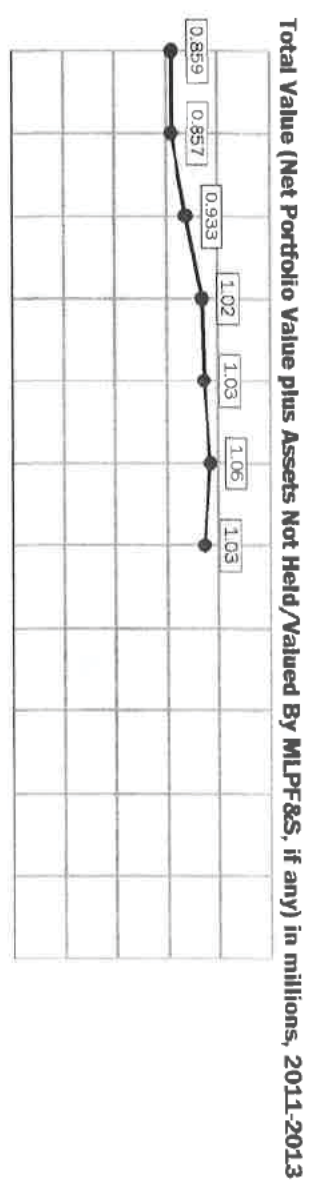
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PORTFOLIO SUMMARY		August 30	July 31	Month Change
Net Portfolio Value		\$1,027,411.67	\$1,056,114.98	(\$28,703.31) ▼
Your assets		\$1,027,411.67	\$1,056,114.98	(\$28,703.31) ▼
Your liabilities		-	-	-
Your Net Cash Flow (Inflows/Outflows)		-	-	-
Securities You Transferred In/Out		-	-	-
Subtotal Net Contributions		-	-	-
Your Dividends/Interest Income		\$4,035.89	\$1,830.75	\$2,205.14
Your Market Change		(\$32,739.20)	\$25,696.44	(\$58,435.64)
Subtotal Investment Earnings		(\$28,703.31)	\$27,527.19	(\$56,230.50)



YOUR PORTFOLIO REVIEW

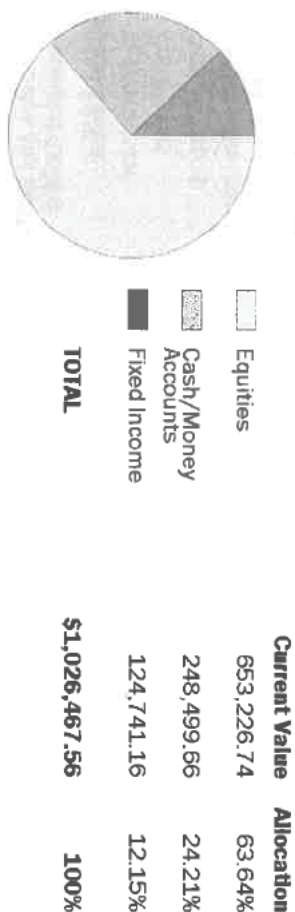
Primary Account 0821

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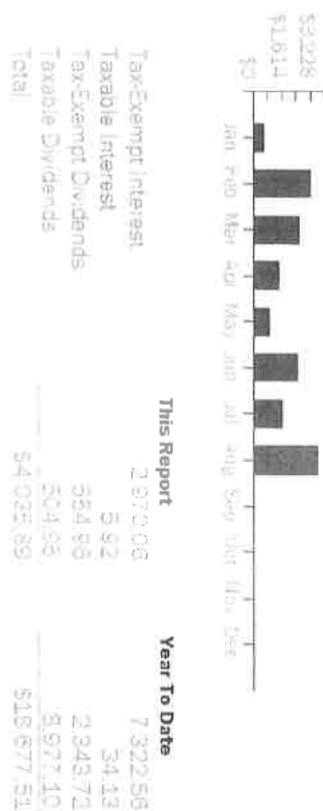
August 01, 2013 - August 30, 2013

ASSET ALLOCATION*

* Estimated Accrued Interest not included; may not reflect all holdings; does not include asset categories less than 1%.



CURRENT INCOME



Your Estimated Annual Income \$25,568.55

BOND MATURITY SCHEDULE

Does not include Fixed Income Mutual Funds

Maturity Years	% of Total Bond Assets	Par Value	Estimated Market Value
5-10	33%	40,000	41,115.50
10-15	51%	65,000	63,803.80
15-20	16%	20,000	19,820.50
Total	100%	125,000	\$124,739.80

TOP FIVE PORTFOLIO HOLDINGS

Based on Estimated Market Value

	Current Value	% of Portfolio
ML BANK DEPOSIT PROGRAM	248,498.00	24.21%
ALLSTATE CORP DEL COM	109,257.60	10.64%
OCCIDENTAL PETE CORP CAL	88,210.00	8.59%
CHEVRON CORP	62,021.45	6.04%
MORGAN STANLEY	50,901.76	4.96%

Online at: www.mymerrill.com

Account Number: [REDACTED] 0821

24-Hour Assistance: (800) MERRILL



NARDIA PACKER TTEE
KENNETH ALAN PACKER TTEE
U/A DTD 05/08/1990
BY NARDIA PACKER ET AL
5960 WENRICH DR
SAN DIEGO CA 92120-3715

Net Portfolio Value: **\$1,027,411.67**

Your Financial Advisor:
MICHAEL W BRADSHAW
701 B ST SUITE 2400
SAN DIEGO CA 92101
michael_bradshaw@ml.com
1-619-699-3720

CMA® FOR TRUST ACCOUNT

August 01, 2013 - August 30, 2013

ASSETS

	August 30	July 31
Cash/Money Accounts	248,499.66	194,463.77
Fixed Income	124,741.16	175,980.55
Equities	653,226.74	682,238.85
Mutual Funds	-	-
Options	-	-
Other	-	-
Subtotal (Long Portfolio)	1,026,467.56	1,052,683.17
Estimated Accrued Interest	944.11	3,431.81
TOTAL ASSETS	\$1,027,411.67	\$1,056,114.98

LIABILITIES

Debit Balance	-	-
Short Market Value	-	-
TOTAL LIABILITIES	-	-
NET PORTFOLIO VALUE	\$1,027,411.67	\$1,056,114.98

CASH FLOW

	This Statement	Year to Date
Opening Cash/Money Accounts	\$194,463.77	
CREDITS		
Funds Received	-	-
Electronic Transfers	-	-
Other Credits	-	-
Subtotal	-	1,274.25
DEBITS		
Electronic Transfers	-	-
Margin Interest Charged	-	-
Other Debits	-	-
Visa Purchases (debits)	-	-
ATM/Cash Advances	-	-
Checks Written/Bill Payment	-	-
Subtotal	-	(125.00)
Net Cash Flow	-	\$1,149.25
Dividends/Interest Income	4,035.89	18,677.51
Security Purchases/Debits	-	-
Security Sales/Credits	50,000.00	50,000.00
Closing Cash/Money Accounts	\$248,499.66	
Securities You Transferred In/Out	-	-

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August 01, 2013 - August 30, 2013

If you have changes to your investment objective, please contact your Financial Advisor(s).

Money Account Description	Opening Balance	Average Deposit Balance	Current Yield%	Interest on Deposits	Closing Balance
FIA Card Services, N.A.	194,463	238,940	.03	5.89	246,005
Bank of America CA, N.A.	0	1,190	.03	0.03	2,493
2 TOTAL ML Bank Deposit Program	194,463			5.92	248,498

CASH/MONEY ACCOUNTS						
Description	Quantity	Total Cost Basis	Estimated Market Price	Estimated Market Value	Estimated Annual Income	Est. Annual Yield%
CASH	1.66	1.66		1.66		
ML BANK DEPOSIT PROGRAM	248,498.00	248,498.00	1.0000	248,498.00	75	.03
TOTAL		248,499.66		248,499.66	75	.03

MUNICIPAL BONDS		Adjusted/Total	Estimated	Estimated	Unrealized	Estimated	Estimated Current	
Description	Acquired	Quantity	Cost Basis	Market Price	Market Value	Gain/(Loss)	Accrued Interest	Annual Income Yield%
CALIFORNIA ST	12/08/08	20,000	19,930.35	112.0220	22,404.40	2,474.05	80.56	1,000 4.46
RF APR07 05.000%AUG01 20 MOODY'S: A1 S&P: A CUSIP: 13062TG40 PAR CALL DATE: 02/01/17 PAR CALL PRICE: 100.00								

NARDIA PACKER TTEE

Account Number: 0821


Merrill Lynch
 Wealth Management
 Bank of America Corporation

YOUR CMA FOR TRUST ASSETS

August 01, 2013 August 30, 2013

MUNICIPAL BONDS (continued)

Description	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Current Annual Income	Current Yield%
CALIFORNIA ST UNREFUNDED	12/18/03	5,000	4,891.33	100.3370	5,016.85	125.52	18.53	230	4.58
BALANCE: 2013 OID SYNGI JUL03 04.600% FEB01 21									
MOODY'S: A1 S&P: A CUSIP: 13063CEB03									
PAR CALL DATE: 09/30/13 PAR CALL PRICE: 100.00									
A VALLEJO CITY CA UNISD	06/10/03	15,000	15,000.00	91.2950	13,694.25	(1,305.75)	152.04	615	4.49
COP RF OID NPF0 JUN03 04.100% JUN01 22									
MOODY'S: BAA1 S&P: A CUSIP: 919263AW3									
PAR CALL DATE: 09/30/13 PAR CALL PRICE: 100.00									
ORIGINAL UNIT/TOTAL COST: 100.1845/15,027.68									
A CALIFORNIA ST	02/23/04	15,000	15,001.63	101.6670	15,250.05	248.42	57.40	713	4.67
OID FEB04 04.750% FEB01 24									
MOODY'S: A1 S&P: A CUSIP: 13062PPK2									
PAR CALL DATE: 02/01/14 PAR CALL PRICE: 100.00									
ORIGINAL UNIT/TOTAL COST: 100.0577/15,006.85									
BEAR VY CALIF UNI SCH	03/03/09	10,000	9,912.05	106.1800	10,618.00	705.95	40.28	500	4.70
DIST ELECTION LT B NPF0 MAR07 05.000% AUG01 24									
MOODY'S: BAA1 S&P: A+ CUSIP: 073842DH6									
PAR CALL DATE: 08/01/17 PAR CALL PRICE: 100.00									
CHULA VISTA CA ELEM SCH	11/09/04	5,000	4,928.95	92.6190	4,630.95	(298.00)	109.39	220	4.75
DT COP OID NPF0 NOV04 04.400% SEP01 25									
MOODY'S: BAA1 S&P: A CUSIP: 17131MLY1									
PAR CALL DATE: 09/01/14 PAR CALL PRICE: 100.00									
MENIFEE CA USD PFA SPL	04/05/06	10,000	9,980.35	93.5960	9,359.60	(620.75)	216.29	435	4.64
TAX REV SER A OID AMBAC FEB06 04.350% SEP01 25									
MOODY'S: *** S&P: A CUSIP: 58680NAX2									
PAR CALL DATE: 09/01/16 PAR CALL PRICE: 100.00									
A CALIFORNIA ST	05/30/08	10,000	10,002.20	102.1690	10,216.90	214.70	36.25	450	4.40
RF OID APR07 04.500% AUG01 26									
MOODY'S: A1 S&P: A CUSIP: 13062TH23									

NARDIA PACKER TTEE

Account Number: 0821

24-Hour Assistance: (800) MERRILL

YOUR CMA FOR TRUST ASSETS

August 01, 2013 - August 30, 2013

MUNICIPAL BONDS (continued)									
Description	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Current Annual Income	Current Yield%
PAR CALL DATE: 02/01/17 PAR CALL PRICE: 100.00									
ORIGINAL UNIT/TOTAL COST: 100.0326/10.003.26									
A SWEETWATER CALIF UN HIGH	05/16/05	15,000	15,000.00	91.5220	13,728.30	(1,271.70)	51.35	638	4.64
SCH DIST SER B OLD NPEF JUL03 04.250%AUG01 26									
MOODY'S: BAA1 S&P: A CUSIP: 870462NH7									
PAR CALL DATE: 02/01/14 PAR CALL PRICE: 100.00									
ORIGINAL UNIT/TOTAL COST: 100.0074/15.001.12									
LOS ANGELES CALIF UNI	07/23/08	10,000	9,893.55	100.6530	10,065.30	171.75	77.85	475	4.71
SCH DIST LI SER G AMBAC AUG06 04.750%JUL01 29									
MOODY'S: AA2 S&P: AA- CUSIP: 5446447K7									
PAR CALL DATE: 07/01/16 PAR CALL PRICE: 100.00									
POWAY CALIF REDEV AGY	09/22/08	10,000	9,905.35	97.5520	9,755.20	(150.15)	104.17	500	5.12
TAX ALLOCATION R: NPEF FEB07 05.000%JUN15 30									
MOODY'S: BAA1 S&P: A CUSIP: 738800MJ7									
PAR CALL DATE: 06/15/17 PAR CALL PRICE: 100.00									
TOTAL		125,000	124,445.76		124,739.80	294.04	944.11	5,776	4.63
PREFERRED STOCKS									
Description	Acquired	Quantity	Adjusted/Total Cost Basis	Estimated Market Price	Estimated Market Value	Unrealized Gain/(Loss)	Estimated Accrued Interest	Estimated Current Annual Income	Current Yield%
ORCHARD SUPPLY HARDWARE	N/A	20	N/A	0.0680	1.36	N/A			
SERIES A PFD STK									
MOODY'S: *** S&P: *** CUSIP: 685691503									
TOTAL		20			1.36				

PLEASE REFER TO NOTES BELOW FOR INFORMATION REGARDING CREDIT RATINGS.